S/N 10/724315 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: KASOWER Examiner:

NGUYEN, TAN D

Serial No.:

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Title:

METHOD FOR DETERMINING INSURANCE BENEFITS AND

PREMIUMS FROM DYNAMIC CREDIT INFORMATION (as amended)

CERTIFICATE OF TRANSMISSION

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Name: Laures Sind

PRELIMINARY AMENDMENT

Commissioner for Patents

P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In connection with the above-identified application filed herewith, please enter the following preliminary amendment:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims that begins on page 3 of this paper.

Remarks begin on page 12 of this paper.